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Vol. 23, No. 2

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## Mary Counts: Volunteering for Meals on Wheels.

See story on page three

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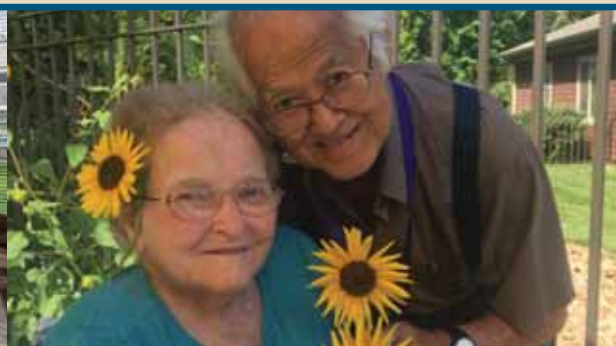
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# Counts serves others as a Meals on Wheels volunteer

By Billie David

By the time people emerged from their recent COVID-19 isolation, Kansas City resident Mary Counts found herself at loose ends. Even her beloved dog had died—and she decided to move back to Lawrence. Having determined that the best way to heal was to help others, she volunteered for Meals on Wheels.

“I didn’t want to go back to work,” said Counts, who had previously taken early retirement from her job in order to spend quality time with her husband, who had been suffering from dementia.

“Because of the pandemic, everything had shut down, and I had gone through some life changes,” Counts said.

With her caregiving duties having ended and the task of facing her life changes beginning, she found herself with extra time on her hands.

“I decided I could better serve my own soul if I could find some opportunities to

help others in my community,” she said.

The concept of volunteering wasn’t new to Counts, who said she and her five siblings grew up in a home where her parents stressed service to others.

“They didn’t make us do it, but they were always concerned about other people, and it rubbed off on us. We have nurses, doctors, and teachers in the family,” she said.

As she grew older, she realized that a lot of people were out there looking out for others and she thought, why not step in there and do what I can.

Having volunteered for Meals on Wheels in Kansas City while living there, Counts decided to look into doing the same thing in Lawrence following her move back to the area.

“I had lived in Lawrence for almost 40 years, and I have friends here,” she said of her decision to return.

Counts first moved to Lawrence to attend the University of Kansas, initially majoring in geology and art, then finally settling on audiology. Because an advanced degree was required to find work in that field, she also earned a master’s degree.

Counts worked as an audiologist in several settings over the years, additionally obtaining a doctoral degree along the way.

For the last 10 years she was employed at the VA hospital in Topeka, retiring in 2016.

Her caregiving duties no longer needed, and finding herself back in

KEVIN GROENHAGEN PHOTO



**Mary Counts, a Meals on Wheels volunteer, has her car loaded up with meals and ready for deliveries on July 10.**

Lawrence, Counts called Meals on Wheels after seeing a post on Facebook stating that Meals on Wheels was looking for drivers. Because of the pandemic, few people were available to make the delivery rounds. She volunteered and completed her training. The pandemic still raging, the trainees observed social distancing and wore masks for protection.

“I had been on the receiving end of the community, and it was a way for me to give back,” she said of her determination to forge ahead.

Counts drives a set route once per week and often substitutes on other days for drivers who might be ill or on vacation.

“It makes me feel good to help make it easier for someone else,” she said. “I may be the only person who the client sees that day, and I check in, see how they are doing, and check to see that everything is okay. Some people really want to talk, and others I never see. They have a cooler set out front, and I put their food in the cooler if that is

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**Kaw Valley Senior Monthly**

**Kevin L. Groenhagen**  
Editor and Publisher

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# Meals on Wheels

■ CONTINUED FROM PAGE THREE

the delivery instruction. The benefits are twofold because it also makes us all feel good, so it's a win-win."

"For the most part, it is pretty easy-going, but there have been situations where it was good that somebody was checking up on that person," said Counts, who herself remembers when she heard someone calling for help from their home when she arrived and called for assistance to check on the situation.

The food for Meals on Wheels is made in Topeka at the Midland Care

campus, and drivers bring it to two drop-off sites in Lawrence: Theatre Lawrence and the Midland Care's 319 Perry Street location in North Lawrence. There are eight routes for deliveries in Lawrence.

"Some things to consider if you want to volunteer," Counts said, "is that you have to have your own car and pay for your own gas and volunteer your own time.

"It's really pretty easy," she added. "The training is short, and you can shadow if you need to. They make sure you're going to be successful. Some people work in pairs, such as husband-and-wife teams, and there are

■ CONTINUED ON PAGE FIVE

## Like to become a Meals on Wheels volunteer?

Meals on Wheels of Eastern Kansas delivers meals to homebound community members and older adults in Shawnee, Jefferson, and Douglas counties. It is run out of the Midland Care Center in Topeka. The service helps people remain independent in their own homes. While delivering food, volunteers do a safety check, reporting health issues or other problems they may observe during their deliveries. For example, if they observe changes in the environment or changes in behavior, volunteers report these observations to Meals on Wheels for the staff to follow up on in accordance with a baseline established at the initial/annual home visit.

People who apply for Meals on Wheels services receive an initial home visit to establish the applicant's needs. To be eligible, the applicant must be 60 years old or older, homebound, isolated, or a caregiver or spouse of the participant. Deliveries are also made to a participant who has an illness or health condition if those deliveries are in the participant's best interest.

Meals on Wheels, founded in

1972, became part of the Midland Care program in 2019. The cost to participants in the Meals on Wheels program for people over 60 is \$4 per meal, and for those under 60 it is \$5.50 per meal. If someone is over 60 and meets the definition of homebound, the cost of the meals is covered, with donations requested.

The goal of Meals on Wheels, which is aimed at those who are most in need of nutritional meals, is to help participants remain at home, avoid hospitalizations, and manage chronic health issues by providing special diets for people with diabetes, heart disease, kidney disorders, and chewing and swallowing issues.

Volunteers are needed Monday through Friday, including on-call substitutes. The food is picked up from 10:30 to 11:00 a.m. at six different locations in Topeka and two in Lawrence. The routes can take up to an hour to complete and usually involve 10 to 15 deliveries per route. To determine whether someone is eligible, people can call Midland Care at 785-430-2186. The web address is <https://midlandcare.org/services/mealsonwheels.org>.



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# Meals on Wheels

■ CONTINUED FROM PAGE FOUR

businesses that volunteer collectively and take turns running that particular route.”

“It’s a great opportunity for someone who has a couple of hours a week to do something for someone else,” Counts continued. “And sometimes there are opportunities to meet other volunteers. They’re always looking for more volunteers, including folks who might want to be a substitute and volunteer as needed rather than to have a set schedule.”

Counts, who has been delivering for Meals on Wheels for almost a year, says that her favorite part is talking with people.

Counts has other interests as well, including gardening.

“I used to be a Master Gardener for Douglas County years ago,” she said, adding that she enjoys working in her yard and observing nature.

Counts also enjoys abstract painting and has a home studio.

“I have sold some paintings, but

many decorate my home and the homes of family and friends,” she said. “I will have a show at the lobby gallery of the library next year.”

She also enjoys playing pickleball several times a week.

“There is a group of us who play outdoors at various parks. We have fun, we laugh and we’re not too terribly competitive!” she said.

And she enjoys her new dog.

“I really love him. He’s a great companion,” she said. “He’s a Greyhuahua, which is a combination of Chihuahua and Italian Greyhound, which is apparently a thing! Move over golden doodles!”

Counts found him online at a shelter in Kansas City. Since the pandemic

was still going, she wasn’t able to meet him in person before acquiring him.

“They pretty much just handed him to me through my car window and that was how he and I first met,” she said.

When Counts got him at 1 1/2 years old, it was apparent that he hadn’t been

treated well in his previous home.

“He’s very happy now,” she said. “He’s my buddy, he’s a great listener and he makes me get out and walk a couple of times a day—a great way to get to know my neighbors who are also out walking their dogs.”



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## SAVVY SENIOR

# How does Medicare cover preventive health services?

By Jim Miller

**Dear Savvy Senior:** How does Medicare cover preventive health screenings? I'm due to get a physical and a colonoscopy this year, but I want to find out what I'll have to pay for before I go in. - Just Turned 65



**Dear Just Turned:** You'll be happy to know that Medicare covers a wide array of preventive and screening services to help you stay healthy, but not

all services are completely covered. Here's what you should know.

### Free Preventive Benefits

Most of Medicare's preventive services are available to all beneficiaries (through Part B) completely free with no copays or deductibles, as long as you meet basic eligibility standards. Mammograms; colonoscopies; shots against flu, pneumonia, COVID-19 and hepatitis B; screenings for diabetes, depression, osteoporosis, HIV, various cancers and cardiovascular disease; and counseling to combat obesity, alcohol abuse, and smoking are just some of Medicare's lengthy list of covered services. But to get these services for free, you need to go to a doctor who accepts Medicare "on assignment," which means he or she has agreed to

■ CONTINUED ON PAGE SEVEN



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# Savvy Senior

■ CONTINUED FROM PAGE SIX

accept the Medicare approved rate as full payment.

Also, the tests are free only if they're used at specified intervals. For example, cardiovascular screening blood tests once every five years; or colonoscopy, once every 10 years, or every two years if you're at high risk.

Medicare also offers a free "Welcome to Medicare" exam with your doctor in your first year, along with annual "Wellness" visits thereafter. But don't confuse these with full physical examinations. These are prevention-focused visits that provide only an overview of your health and medical risk factors and serve as a baseline for future care.

## Cost Sharing Services

There are, however, a few Medicare preventive services that do require some out-of-pocket cost sharing. With these tests, you'll have to pay 20 percent of the cost of the service after you've met your \$226 Part B yearly deductible. The services that fall under this category include glaucoma tests, diabetes self-management trainings, barium enemas to detect colon cancer, and digital rectal exams to detect prostate cancer.

For a complete list of services along with their eligibility requirements, visit [Medicare.gov/coverage/preventive-screening-services](https://www.Medicare.gov/coverage/preventive-screening-services).

If you're enrolled in a Medicare Advantage (Part C) plan, your plan is also required to cover the same preven-

tive services as original Medicare as long as you see in-network providers.

## Hidden Costs

You also need to know that while most of the previously listed Medicare services are free, you can be charged for certain diagnostic services or additional tests or procedures related to the preventive service. For example, if your doctor finds and removes a polyp during your preventive care colonoscopy screening, you will pay 15 percent

of the doctor's service fee. Or, if during your annual wellness visit, your doctor needs to investigate or treat a new or existing problem, you will probably be charged here too.

You may also have to pay a facility fee depending on where you receive the service. Certain hospitals, for example, will often charge separate facilities fees when you are receiving a preventive service. And you can also be charged for a doctor's visit if you meet with a

physician before or after the service.

To eliminate billing surprises, talk to your doctor before any preventive service procedure to find out if you may be subject to a charge and what it would be.

- Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://www.SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

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# MAYO CLINIC

## What is degenerative disk disease?

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**ANSWER:** Degenerative disk disease is a common cause of back pain. Our spinal disks wear out with age and use. About 20% of all U.S. adults have some amount of degeneration by age 65. This increases to about 35% by 80. Everyone has a degree of degeneration with time. It may or may not worsen or cause symptoms. Progression can be stagnant, slow or fast.

Disks are the fluid-filled cushions between the bones in your spine. The disk is flexible, and it fills the space between the vertebrae and provides the necessary cushion to allow the spine to bend and flex fully without pain. Like airbags in a car, the disks prevent the vertebrae from hitting each other and act as shock absorbers.

Degenerative disk disease is the result of multiple factors, some that can be controlled and others that cannot. Age and time increase the odds of developing degenerative disk disease.

Women are more likely than men to develop degenerative disk disease. Carrying excess body weight increases your

risk, as well as spine strain due to manual labor, poor posture or heavy lifting.

Your symptoms and pain depend on the progression of your disease. As degenerative disk disease begins, the spinal disks start to lose fluidity. They become dehydrated and are not as rubbery or soft. This leads to the disks shrinking and losing height. Often, the disks that are low in the spine degenerate first.

As degeneration progresses further, the disks dry out even more and may begin pushing on nerves. A person could develop a ruptured or bulging disk. Often, people have a bulging or ruptured disk with no symptoms, but sometimes this can cause symptoms in one or both legs.

A bulging disk happens when the outer layer of the disk, the annulus fibrosis, bulges into the spinal canal. A ruptured disk, sometimes called a herniated or slipped disk, happens when the inner part of the disk, the nucleus pulposus, leaks out of the disk through a crack in the annulus fibrosis.

If a disk continues to degrade, it can result in a complete loss of the disk. Then, the person only has an air-filled space between the vertebrae, or the bones of two vertebral bodies directly contact each other. If your condition progresses to this level, you likely will have severe pain, significant stiffness and possibly nerve compression.

There are many treatment options for degenerative disk disease. Nonsurgical treatments are important through-

out the continuum. Weight loss can be extremely beneficial, along with decreasing the manual labor on the spine. Injections, medications, physical therapy and strengthening your core can ease symptoms. It is important to work with a spine center that can offer various options for treatment. This might include access to clinical trials.

Surgery is only an option after non-surgical treatments are first exhausted. Surgery is considered if the condition is causing symptoms of nerve compression and these symptoms are progressing despite physical therapy, medications and injections. Symptoms from nerve compression may include pain, numbness or weakness that radiates into a limb.

Surgical options for degenerative disk disease include:

- Decompression surgery, such as a laminectomy or discectomy, which creates space for the compressed nerves by removing part of the vertebrae bone or damaged part of the disk. Relieving pressure on the spinal cord or nerves can ease symptoms.

- Stabilization surgery, such as a spinal fusion, which improves stability by permanently connecting two or more vertebrae in the spine. It may be performed after a decompression surgery for certain surgical indications of the spine.

- Disk replacement surgery, which replaces a worn-out disk with an artificial disk. Replacing a disk may help relieve pain in your arms or legs while maintaining motion and flexibility.

Talk with your health care team about your back pain, and ask them to tailor a treatment plan based on your personal goals and the level of your disk progression. — Kendall Snyder, M.D., Neurologic Surgery, Mayo Clinic Health System, Eau Claire and La Crosse, Wisconsin

- *Mayo Clinic Q & A is an educational resource and doesn't replace regular medical care. E-mail a question to [MayoClinicQ&A@mayo.edu](mailto:MayoClinicQ&A@mayo.edu). For more information, visit [www.mayoclinic.org](http://www.mayoclinic.org).*

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## HEALTH & WELLNESS

### Homemade natural insecticides

It is summer in Kansas. The warm hazy days of summer are all about outdoor activities such as swimming, long walks, mowing the grass, and gardening. However, with the warm days



Dr.  
Deena  
Beneda

maceous earth is used for all crawling, hard-bodied insects such as ants, snails, slugs, spiders, cutworms, and maggots. Application is simple—just spread the powder on the soil around the vulnerable plants. However, it only works when the plant is dry, so you may need to reapply after watering or rain.

Neem oil is one of the best all-purpose natural insecticides, killing everything from aphids, mites, worms, and

squash bugs above the ground to grubs beneath the soil. Neem oil is a poisonous extract from the neem tree, a native tree to India.

Garlic, hot peppers, or onions ground up and diluted with water can make an effective spray to kill all sorts of insects. Or another option is to compose your herbal water spray with the essential oils of sage, tea tree oil, thyme, rosemary, mint, and lavender to repel insects.

Finally, other alternatives worth mentioning include rhubarb leaves, basil, tomato leaves, salt, orange or lemon peels, and mineral oil.

After choosing your formula, remember to apply on top of the leaves as well

as underneath. Don't overdo it; excess can cause damage. Most recipes are effective as a weekly treatment. And, finally, avoid treating during hot sunny days, to reduce the risk of burning the plant.

These homemade pesticides are cheap. They are easy to make with most ingredients that can be found in your kitchen. The ingredients are earth friendly and natural, so steer away from toxic chemicals and choose a homemade natural insecticide. Enjoy your summer!

- Dr. Deena Beneda, N.D., is a Naturopathic Doctor practicing at Natural Medical Care in Lawrence. She can be reached at 785-749-2255.

of summer also come unwanted visitors—insects. Insects tend to be everywhere during the summer, especially on our plants in the garden. Many toxic insecticides are available for getting rid of our unwanted visitors, including organophosphates or other carcinogenic agents. But are these the types of insecticides really what we want in our garden? Are these types of insecticides the ones we want to ingest? Especially those that are known to be carcinogens? However, if an insecticide is needed then there are natural alternatives to hardcore insecticides.

The first choice is natural soap sprays. Natural soap sprays are completely non-toxic and kill insects by smothering them with soap. Soap sprays are easy to make on your own. For example, mix one tablespoon of liquid soap, one teaspoon of baking soda, and water in a quart spray bottle and apply to the plant—just make sure to use a mild, all-natural soap to avoid harming the plants.

Diatomaceous earth is fossilized microbes that have been ground into a powder. This powder then acts as glass shards and shreds any soft-bodied insects that slither across it. Diato-



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## HEALTH &amp; WELLNESS

# When should I seek emergency care?

By Autumn Bishop

LMH Health

It's vital that you know what to do when you or someone you love needs urgent care *before* they need it. In an emergency, time is precious. Where should you go to seek help? LMH Health has the answers.

## Emergency care

Life-threatening injuries or illnesses require immediate attention. If you



experience any of the following symptoms, immediately call 911. Acting quickly could save your life.

## Changes in speech, confusion, loss of coordination, numbness, weakness

Feeling confused, experiencing numbness or weakness on one side of your face or body, blurred vision, a headache worse than you've ever had

before or sudden changes in speech might be symptoms of a stroke. Seconds matter. Be fast and call 911 if you experience these symptoms or notice them in a friend or loved one.

## Chest pain

Call 911 immediately if you experience sudden or persistent chest pain or pressure. You could be having a heart attack. The most common symptoms include:

- Chest pain or discomfort
- Feeling weak, lightheaded or faint
- Pain in the jaw, neck or back
- Pain or discomfort in one or both arms or shoulders
- Shortness of breath
- Sudden onset of nausea

"If you feel like you've got an elephant sitting on your chest, pain radiating down your arm or jaw pain, it's vital that you get checked out immediately," said Elizabeth Guastello, MD, a cardiologist with Cardiovascular Specialists of Lawrence. "Call 911 and get to the emergency room. Time is heart muscle."

## Head injuries

Symptoms of a serious head injury

don't always come with cuts and bruises. Seek emergency medical care if you experience any of the following:

- Excessive drowsiness
- Changes in speech
- Confusion
- Loss of consciousness

## Severe broken bones

Broken bones can be painful but not all require a trip to the emergency department. When it comes to broken bones, there are a few common types of fractures:

- Non-displaced fracture: The broken ends of the bone line up and are barely out of place.
- Open (compound) fracture: The skin may be pierced by the bone or a blow that breaks the skin at the time of fracture.
- Complete fracture: The bone is broken in two or more pieces.
- Partial fracture: The bone is cracked but not totally broken.
- Stress fracture: The bone contains a hairline fracture.

"If you have an obvious deformity, pain that isn't controlled with medication, inability to bear weight or you're

unable to move the joint, head straight to the emergency room," said Adam Goodyear, MD, an orthopedic physician with OrthoKansas. "You should also be seen immediately if you have an open or non-displaced fracture."

If the break is in the spine, skull or in a weight-bearing bone, you may also need emergent care. Other types of breaks can generally be cared for at a walk-in or primary care clinic.

## Severe/persistent vomiting or diarrhea with symptoms including confusion, difficulty breathing, high fever (greater than 101 F), severe headache, stiff neck

Influenza, norovirus or food poisoning can cause vomiting and diarrhea. If you experience additional symptoms including a high fever, severe headache or stiff neck, call 911 or head to the emergency department.

## Shortness of breath or difficulty breathing

When you're having trouble breathing, it can induce panic. Shortness of breath can be caused by a number of things, including a heart attack, stroke,

■ CONTINUED ON PAGE 11

ENT

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# Emergency care

■ CONTINUED FROM PAGE 10

blood clot, asthma attack or allergic reactions. Seek immediate medical care.

## Emergency doesn't mean immediate

Seeking care in the emergency department is vital when you're experiencing a life-threatening illness or injury. When you arrive at LMH Health, you'll meet with a triage nurse who will assess your condition and determine what order you're seen in.

"Triage is the process for identifying those patients who need immediate intervention versus those who are able to wait a bit longer," said Jan Wiebe, emergency department director."

The triage nurse will take your vital signs and ask you questions about your illness or injury so they can understand what's going on when you arrive. Based on that interaction, the triage nurse will assign you an Emergency Severity Index (ESI) acuity. ESI is an evidence-based tool and the standard in hospitals across the country.

"We assign the ESI based on the acuity of your illness and the resources that we anticipate it will take," said Jen Lemus, clinical nursing manager for the emergency department. "ESI is a five-level system with ESI 1 being the highest level for the most ill patients and ESI 5 as the lowest."

LMH Health also uses an artificial intelligence program called KATE during the triage process. Wiebe said that KATE helps supplement the decision-making process to ensure the proper ESI is assigned to a patient.

"As the nurse is triaging the patient, KATE is working in the background to analyze what's being documented in real time and also reviewing the entire available medical record to calculate the ESI level," she explained. "If KATE disagrees and assigns a higher

level, the triage nurse gets a notification from KATE stating the level it recommends and the reason why."

## Why are so many people waiting?

Once you've been seen by the triage nurse, you may still have to wait longer than you'd like to receive care. The volume of patients seeking care at LMH Health, both at the hospital and in the emergency department, has increased over the past year. When inpatient beds aren't available for those who need to be admitted, it leads to patients being boarded in the ED.

"When we board patients in the ED, we're holding patients who have been admitted to the hospital in our department until an inpatient bed becomes available," Wiebe said. "We start all the orders and care for them, just as if they'd been admitted to an inpatient

unit. It becomes difficult because those rooms are no longer available to care for patients in the ED."

So what does this mean? The LMH Health emergency department has rooms to care for 29 patients. If ten patients are being boarded in the department, that reduces the number of available rooms and leaves staff with only 19 rooms to provide patient care. In turn, that will increase the time that patients in the waiting area wait to be seen.

"Boarding isn't a new challenge in emergency departments, as many across the country have been doing this for years. It's definitely something new at LMH Health over the past year or two," Wiebe explained.

## What if I don't need emergency care? Where do I go?

### What's the best option for your urgent healthcare needs?

When you need urgent care, knowing where to go for the right care can be confusing. Call your primary care clinic for same-day or non-emergent care. If you have a life-threatening illness or injury, go to the emergency department or call 911. Visit [www.lmh.org/right-care](http://www.lmh.org/right-care) for more information.

Fortunately, not all illnesses or injuries require you to visit the emergency department for care. Less serious conditions can be treated at a walk-in clinic or by your primary care provider. These include:

- Abdominal pain (mild)
- Asthma (minor/moderate)
- Back injuries
- Cold and flu (cough, congestion, fever, sore throat)
- Earache
- Eye irritation/redness
- Immunizations
- Minor cuts, scrapes and bumps
- Minor sprains or strains
- Rashes
- Sexually transmitted disease (STD) screening and testing
- Urinary tract infection (UTI)

"You might feel awful due to a cold or sinus infection, but those conditions can often be managed at a lower level of care," Lemus said. "If you're in doubt, trust your gut. LMH Health is here 24/7 and ready to care for you."

- Autumn Bishop is the marketing manager and content strategist at LMH Health.

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## FINANCIAL FOCUS

# Should you be 'selfish' in retirement?

As a parent, you naturally want to help your children — but is it always a good idea to provide them with support when they're adults? You may want to proceed carefully in this area — to protect everyone's financial interests.

This topic is on the minds of many people: 63% of retirees and 69% of pre-retirees have either limited their financial support to adult children or other family members, or would limit this support, to preserve their own



*Derek  
Osborn*

financial stability and avoid becoming a burden, according to a recent survey by Age Wave and Edward Jones.

So, as this finding indicates, it isn't that pre-retirees and retirees are being "selfish" when they're cautious about providing financial assistance — their goal is to maintain their financial independence, so they never have to depend on their family members for help. And anyone can agree that this is a worthy objective.

In any case, the amount of support you can reasonably offer will depend on several factors, including your monthly income, your expenses, your savings and your projected future expenditures. By taking these figures into account, you should be able to develop a good estimate of what you can — and can't — do for your adult children.

But if you do decide that you can afford to provide some financial resources, at least on occasion, you may want to be strategic about it. In other words, how can you do the most good?

You have various options. For one thing, if your children have earned income, they can contribute to an IRA to help fund their retirement — and

while you can't put funds directly into their IRAs, you can give them money for that purpose, up to the annual contribution limit, which, in 2023, is \$6,500, or \$7,500 for those 50 or older. Also, if you have grandchildren, you could contribute to a 529 education savings plan for them. A 529 plan can provide tax-free earnings and withdrawals for qualified higher education expenses.

However, even if you don't think you can afford to make cash gifts, you might be able to provide some financial benefits in other ways. For example, you could give your children shares of stock you've owned for several years. If these shares had appreciated in value, and you were to sell them yourself, and then give the money to your children, you'd have to pay the capital gains taxes. By gifting the shares directly to your children, you'd avoid these taxes, and while your children would have to pay the taxes when they sold the shares, they might be in a lower tax bracket than you. And if they didn't need the money right away, they could hold the shares and hope that they appreciate further. (Keep in mind that you

can make financial gifts, including the value of stocks, of up to \$17,000 per person, per year, to as many people as you want without incurring gift taxes.)

Being cautious about providing financial support to your grown children and other family members — and being purposeful when you do provide it — isn't selfish. It's a thoughtful way to protect your own financial security and avoid burdening your family — while still helping them out when you can.

- Derek Osborn is with Edward Jones, 1311 Wakarusa Drive, Suite 2200, Lawrence. He can be reached at 785-371-1301 or Derek.Osborn@edward-jones.com. This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



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## JILL ON MONEY

# Mid-year money

It's officially summer, which means you might be tempted to shut down and drown out anything financial. Not so fast.

You may not be able to control inflation, the path of the economy, or the direction of financial markets, but there are many areas where a little attention can reap great benefits.



Jill  
Schlesinger

## Beware of 'junk fees'

The Biden Administration has called for companies to end "junk fees," which are designed either to confuse or deceive consumers.

They range from bank overdraft and non-sufficient funds fees, credit card late payment fees, hotel resort fees, airline baggage and change fees, service fees added to the cost of concert or sporting events, and cable fees.

One way to fight these pernicious fees is to methodically review the categories of spending where they usually

pop up. Doing this all at once is a bear, so focus on one each month.

Start with areas where the fees are most expensive, like banking, where you can often limit fees by consolidating accounts and using direct deposit.

For credit cards, if you are carrying a balance, higher interest rates are making it tough to keep up, which makes it even more important to eliminate all other fees. Create an automatic payment to the card company, even for a low amount, so you can avoid late fees. This is also a good idea for all recurring bills, like rent and utilities.

For those who have multiple credit cards, get rid of those with high annual fees. Doing so may temporarily cause your credit score to drop, but it will likely be worth it over the long term.

Next, examine your cell phone bill and see if there is a lower rate plan available with your current provider or see if a move to a cheaper provider makes sense. Finally, review all streaming services and cancel those subscriptions that you don't really use.

## Clean up investment accounts

More and more workers are changing jobs frequently, leaving a slew of orphaned retirement accounts in their

wake. Try to combine all like accounts (i.e., all Roth's, all Traditional) into one place.

If you have a good current workplace plan, you may be able to roll old accounts in. Otherwise, you can simply choose the place that is easiest for you to navigate and roll the money in there. While you are at it, try to consolidate all post-tax brokerage accounts into one.

Combining accounts makes it easier to monitor your entire portfolio, ensure that your money is properly diversified, and allows you to see whether you can dump expensive managed mutual funds, in favor of cheaper index funds.

## Boost retirement contributions

Most retirement plans have a way to automatically increase your contribution levels. These "auto-escalation" features can help you slowly, methodically, and painlessly increase the amount you save for retirement each pay period.

## Read your homeowner's or rental insurance policies

The time to figure out what is in your policy is not in the aftermath of a

severe event, but before it occurs.

As a reminder, most standard homeowners' policies cover structural and water damage only in limited circumstances, like when a falling tree knocks a hole in a roof or breaks a window, allowing rain to fall inside.

Most policies do not cover damages that result from rising water, unless you live in a designated flood zone and have purchased insurance through the government's National Flood Insurance Program.

## Start or complete estate planning

What would mid-year money be without me nudging you to prepare your will, power of attorney, and health care proxy. If you don't want to hire a qualified estate attorney, there are plenty of online choices.

- Jill Schlesinger, CFP, is a CBS News business analyst. A former options trader and CIO of an investment advisory firm, she welcomes comments and questions at [askjill@jillonmoney.com](mailto:askjill@jillonmoney.com). Check her website at [www.jillonmoney.com](http://www.jillonmoney.com).

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# SENIOR CALENDAR

**Editor's Note:** While every attempt has been made to ensure the accuracy of the events listed below, some changes may occur without notice. **Please confirm any event you plan to attend.**

If you would like to include your event(s) in our monthly calendar, please call Kevin Groenhagen at 785-841-9417 or email [kevin@seniormonthly.net](mailto:kevin@seniormonthly.net). You may also add events on the Kaw Valley Senior Monthly Facebook page.

## ARTS & CRAFTS

### FIRST FRIDAY OF THE MONTH

#### ARTSCONNECT FIRST FRIDAY ARTWALK

During the ArtsConnect First Friday Artwalk, you will find every corner of Topeka filled with art, friends and exciting special events. It's an opportunity to shop local, buy art and see the best that Topeka has to offer. Every month is different - and every business is different, so please check our website at [www.artstopeka.org](http://www.artstopeka.org) for information each month, including an interactive map of First Friday Artwalk businesses and a guide to public art all across Topeka. Free.

TOPEKA, [artstopeka.org/firstfriday](http://artstopeka.org/firstfriday)

### SECOND SATURDAY OF THE MONTH

#### OPEN AIR ART MARKET

2nd Saturday of each month in East Lawrence Warehouse Arts District. Come see a local art market. Art Emergency, Delaware and E. 9th St., 9 a.m.-2 p.m.

LAWRENCE

### LAST FRIDAY OF THE MONTH

#### FINAL FRIDAYS

Final Fridays is a celebration of the arts that includes special exhibits, performances and demonstrations in Downtown Lawrence on the Final Friday of the month. See website for participating locations.

LAWRENCE, 785-842-3883

[unmistakablylawrence.com](http://unmistakablylawrence.com)

## EDUCATION

AUG 1

### INTERNET GENEALOGY FOR BEGINNERS

Get started in genealogy and learn how to build your family tree online using the print and online resources your library offers. Register to receive the Zoom link. Topeka and Shawnee County Public Library - Virtual Room 02, 10-11:30 a.m. TOPEKA, <https://events.tscpl.org/events>

AUG 3

### DR. SHAWN FAULKNER: "THE THREE INVASIONS OF SERBIA IN 1914"

With the assassination of Archduke Franz Ferdinand in June 1914, the Austro-Hungarian empire was set on a collision course with the Kingdom of Serbia that ultimately sparked the First World War. This lecture examines why the Austrians invasions of Serbia in 1914 failed to achieve the Hapsburg's goal of crushing their Balkan enemy. It will also examine how and why a multi-national Central Powers attack decisively defeated Serbia the following year. Robert J. Dole Institute of Politics, 2350 Pete-fish Drive, 3-4:15 p.m. Hybrid event. Free.

LAWRENCE, 785-864-4900

[doleinstitute.org/event](http://doleinstitute.org/event)

AUG 7

### NEW TO MEDICARE

Get Medicare advice from Jayhawk Area Agency on Aging. Topeka and Shawnee County Public Library - Marvin Auditorium 101C, 1-2 p.m.

TOPEKA, <https://events.tscpl.org/events>

AUG 7

### COVER KS: HEALTH INSURANCE NAVIGATOR

On the first Monday of each month, get your Marketplace & KanCare health insurance questions answered at the library. Topeka and Shawnee County Public Library - Rotunda - NE Corner, 1-3 p.m.

TOPEKA, <https://events.tscpl.org/events>

AUG 8

### INTERNET GENEALOGY 2

Learn more about researching your family with

this interactive class. You will learn how to find local resources online and from libraries and repositories. Register for Zoom link. Register to attend online. Topeka and Shawnee County Public Library - Virtual Room 02, 10-11:30 a.m. TOPEKA, <https://events.tscpl.org/events>

AUG 8

### BEGINNERS COMPUTER NAVIGATION

Learn how to use a mouse, navigate a Windows 10 desktop, find & open apps & files. Share this with a friend or family member who needs help learning to use a computer. Call 785-580-4607 to register. Topeka and Shawnee County Public Library - Learning Center, 10-11 a.m.

TOPEKA, <https://events.tscpl.org/events>

AUG 10

### INVASIVE PLANTS NEW AND OLD - SHAWNEE COUNTY MASTER GARDENERS

Learn how to identify common invasive plants in our region, methods for their control and replacement alternatives. Presented by Kevin Siek. Topeka and Shawnee County Public Library - Marvin Auditorium 101C, 7-8:30 p.m.

TOPEKA, <https://events.tscpl.org/events>

AUG 21

### MEDICARE PART D

Jayhawk Area Agency on Aging staff will help you navigate Medicare Part D to make sure you are getting the best prices for your medication. Topeka and Shawnee County Public Library - Marvin Auditorium 101C, 1-2 p.m.

TOPEKA, <https://events.tscpl.org/events>

AUG 28

### PHOTOSHOP FOR BEGINNERS

Learn to crop, edit, resize and change background of photos to improve the quality of your images after the photo has been taken. This is for people who have never worked in Photoshop. Topeka and Shawnee County Public Library - Digital Arts Studio, 3-4 p.m.

TOPEKA, <https://events.tscpl.org/events>

SEP 5

### INTERNET GENEALOGY FOR BEGINNERS

Get started in genealogy and learn how to build your family tree online using the print and online resources your library offers. Register to receive the Zoom link. Topeka and Shawnee County Public Library - Virtual Room 02, 10-11:30 a.m.

TOPEKA, <https://events.tscpl.org/events>

SEP 7

### DR. DIRK RINGGENBERG: "OPERATION NORTHERN DELAY: THE US AIRBORNE INVASION OF IRAQ FROM A FIRST-HAND PERSPECTIVE"

On March 26, 2003, in the first weeks of Operation Iraqi Freedom, USAF C17 Globemasters from 4 different Air Wings transported 1,000 paratroopers from the U.S. Army 173rd Airborne Brigade and conducted a night mass tactical combat parachute assault into Bashur Airfield, Iraq, as part of Operation Northern Delay. The operation forced the Iraqi Army to maintain approximately six divisions to protect

■ CONTINUED ON PAGE 15



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■ CONTINUED FROM PAGE 14

its northern flank, providing strategic relief for Coalition Forces advancing on Baghdad from the South. Dr. Dirk D. Ringgenberg is an Assistant Professor at the U.S. Army Command and General Staff College in the Department of Military History and a doctoral candidate at Iowa State University. He is a highly decorated (Silver Star, Bronze Star for Valor) retired Major with a distinguished military career spanning 24 years, predominately in Paratrooper and Ranger units. Ringgenberg participated in Operation Northern Delay as a Captain. Robert J. Dole Institute of Politics, 2350 Petefish Drive, 3-4:15 p.m. Hybrid event. Free. LAWRENCE, 785-864-4900 [doleinstitute.org/event](https://doleinstitute.org/event)

## ENTERTAINMENT

### SECOND & FOURTH SATURDAYS OF THE MONTH GRAND OTTAWA OPRY

Enjoy our live Branson-style Old Country music shows! Ottawa Memorial Auditorium, 301 S. Hickory. The doors open at 4:30 p.m. and the Grand Ottawa Opry begins at 6 p.m. Call for more info! Fee. Tickets available at the door. OTTAWA, 785-241-6762

### AUG 13 TOPEKA JAZZ WORKSHOP

Listen to the sounds of modern jazz from Topeka's own 18-piece big band The Topeka Jazz Workshop. The band is a collection of musicians from NE Kansas dedicated to performing & promoting jazz music. Topeka and Shawnee County Public Library - Marvin Auditorium 101ABC, 3-5 p.m. TOPEKA, <https://events.tscpl.org/events>

### AUG 28 CLASSIC MOVIE MONDAY

*Beach Party* (1963) with Frankie Avalon and Annette Funicello. Movie Museum will be open one hour before and after the feature show. Historic Plaza Cinema, 209 S. Main, 2 p.m. Free. Concession popcorn and drink provided courtesy of sponsors. OTTAWA, 785-242-5555, [plaza1907.com](https://plaza1907.com)

### SEP 9 FREE STATE STORY SLAM | SCHOOL DAYS

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told live, MOTH-style, with a new theme each month. Never the same story or evening. Live music and social hour at 7 p.m. Slam begins at 7:30 p.m. \$10 suggested donation. Ages 18+ recommended. 10th & Mass Studios, 1000 Massachusetts St. LAWRENCE, 785-843-27

## EXHIBITS & SHOWS

### MAR 11-SEP 1 THE WAYBACK TO SCHOOL EXHIBIT: WYANDOTTE COUNTY SCHOOLS THROUGH TIME

This exhibit will feature memorabilia, photographs, and more from Wyandotte County High Schools. It will also include images and history of county elementary and middle schools. Visitors will also be able to search for relatives in school district records from 1899 to 1962. These ledgers include 8th grade graduation, attendance, county exam, teacher certificate, school officer records. There will also be a space for visitors to leave personal stories about their school year memories, that will be archived for future use. Wyandotte County Historical Society & Museum 631 North 126th. Free admission. BONNER SPRINGS, 913-573-5002

### JUL-19-AUG 30 MAURICIO ZÚÑIGA EXHIBIT: "SIMPLE MEMORIES OF ROUTINE LIFE"

The exhibit, "Simple Memories of Routine Life," features work from artist and curator Mauricio Zúñiga. Zúñiga, who's originally from Jalisco, Mexico, lives in Kansas City. His work includes paintings, photography, plastics and sculptures, and has been featured in galleries and venues in major cities like Albuquerque, Chicago and Kansas City. Topeka and Shawnee County Public Library. The exhibit will be displayed in the main hall and second floor of the library. TOPEKA, <https://events.tscpl.org/events>

### AUG 19-OCT 1 TOUR - VOICES AND VOTES: DEMOCRACY IN AMERICA

Humanities Kansas is pleased to announce a special Kansas tour of Voices and Votes: Democracy in America, the new Smithsonian Institution traveling exhibition from Museum on Main Street. The exhibit explores the history of American democracy. Franklin County Historical Society, 1140 W. 7th Street.

OTTAWA, 785-357-0359

## FAIRS & FESTIVALS

### AUG 24-26 TIBLOW DAYS 2023

Bonner Springs' annual festival. Vendors, entertainment, car show, parade, and more. Downtown Bonner Springs, 12-11:30 p.m. Free admission. BONNER SPRINGS, 913-276-8724

## FARMERS' MARKETS

### TUESDAYS LAWRENCE FARMERS' MARKET

Established in 1976, the Lawrence Farmers' Market prides itself on the quality of its vendors and the products they sell at market. 1141 Massachusetts St. (South Park), 4-6 p.m. LAWRENCE, [lawrencefarmersmarket.org](https://lawrencefarmersmarket.org)

### THURSDAYS COTTIN'S HARDWARE FARMERS' MARKET

April-September (Outdoors) Every Thursday from 4-6:30 p.m. The outdoor market has 15+ local vendors, live music, a hot food vendor, and Free State Beer each week. October-March (Indoors) Every Thursday from 4-6 p.m. The indoor market is located inside the store and has up to six vendors each week. Cottin's Hardware, 1832 Massachusetts St. LAWRENCE [cottinshardware.com/farmers-market](https://cottinshardware.com/farmers-market)

**SATURDAYS**  
**DOWNTOWN TOPEKA FARMERS MARKET**  
We have a variety of fruits and vegetables and other craft and food vendors. This year's market will be located at S.W. 6th Ave. and S.W. Harrison St. in Topeka, 7:30 a.m.-12 noon. TOPEKA, [topekafarmersmarket.com](https://topekafarmersmarket.com)

**SATURDAYS**  
**LAWRENCE FARMERS' MARKET**  
Established in 1976, the Lawrence Farmers' Market prides itself on the quality of its vendors and the products they sell at market. 824 New Hampshire St., 7:30-11:30 a.m. LAWRENCE, [lawrencefarmersmarket.org](https://lawrencefarmersmarket.org)

## HEALTH & WELLNESS

**AUG 2, 9, 16, 23, 30**  
**LIGHT FREE WEIGHTS**  
This class mixes cross fit, weight lifting, cardio and aerobics to help strengthen and stabilize the whole body. Can be modified for all intensity levels. Topeka and Shawnee County Public Library - Learning Center, 5:30-6:30 p.m. TOPEKA, <https://events.tscpl.org/events>

## HISTORY & HERITAGE

**AUG 7**  
**AFRICAN AMERICAN HISTORY OF WICHITA, KS**  
Presented by Dr. Robert Weems. The Kansas

■ CONTINUED ON PAGE 22

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## HUMOR HOTEL

# When traveling this summer, pack up the kids, the dog...and the jerky

By Greg Schwem

Tribune Content Agency

The luggage carrier perched atop the SUV in front of me on a Chicago interstate one recent July afternoon reminded me of two facts:

1. Never get behind a vehicle with a luggage carrier if you are trying to read upcoming road signs.

2. Summer vacation season is upon us.

As I peer into cars on our nation's highways and see everything from bare feet pressed against backseat windows to dogs with facial expressions I interpret to mean, "Is my owner EVER gonna stop for a bathroom break?," I can't help but rekindle fond memories of car trips encompassing my youth. I could relate to the feet, but not the dog. We were cat owners, and cats do not accompany their masters on family vacations; nor do they have the desire. When we returned from excursions, no matter the length, our cat always seemed disappointed.

Today my sister and I reminisce about those trips with a combination of nostalgia and horror. How, we wonder, are we still walking Earth's face when our car was piloted by parents who began each vacation day with cigarettes and had devoured at least one pack each by the time we

pulled into a roadside motel with neon signs proclaiming VACANCY and POOL?

Our lone break from the haze, and the harmful chemicals contained therein, came when Dad found a shaded rest stop at the 250-mile marker, also known as "halfway" on Schwem trips, and we commenced a picnic lunch. Often the fare was greasy fast food purchased just before the stop; on day one Mom probably packed sandwiches and threw in other items from the refrigerator that, if left unattended during our trip, would be a fine hue of green when we returned.

Although our vacations included plenty of heart healthy activities — tennis, golf and the occasional hike come to mind — it's a wonder we had the lung capacity to engage in any of those pursuits once we arrived at our destination. "Healthy vacation" was an oxymoron in my family.

However, in today's health-conscious world, that phrase is now chock-full of truth, right down to road trip snacks. While cheese balls, M&M's and oil-soaked potato chips may always have places in minivans, now you can also expect to see healthy alternatives vying for space, including homemade trail mix, yogurt in tubes and beef jerky.

Wait, what? Jerky? A food item that

contains a silica gel packet? Absolutely, according to Kristyn Ristaino, managing director of Avalon Communications and PR director of Old Trapper beef jerky since 2019. The company recently celebrated its fourth consecutive year of double digit growth.

"Moms like it because it's not candy or chips," said Ristaino, who cites mom bloggers as her source. She added that moms feel confident in the snack not only because of its portability but also due to its clear packaging.

"You can see what you're actually getting," she said.

Jerky has also become a favorite snack among dudes, specifically those who leave the kids behind on annual hunting and fishing trips. While men gravitate (naturally) toward the hot and spicy variety, traditional beef jerky remains the company's biggest seller.

"(Jerky) is keto-friendly," adds Ristaino.

I chuckled at the idea of my father, in between puffs of Kent cigarettes, vowing to indulge only in ketogenic-friendly foods at rest stops. Although,

who knows how many extra miles we may have been able to cover had he been familiar with the term "meal replacement"? Another favorable quality of jerky, Ristaino said.

While rising gas prices have caused travelers to pump the brakes on car trips in 2023, those who do hit the highways will take their hunger pangs with them. Will those cars contain the sweet aroma of teriyaki or peppered beef jerky?

If the alternative is smelling bare feet from Ohio to Texas, I think I know the answer.

- Greg Schwem is a corporate stand-up comedian and author of two books: "Text Me If You're Breathing: Observations, Frustrations and Life Lessons From a Low-Tech Dad" and the recently released "The Road To Success Goes Through the Salad Bar: A Pile of BS From a Corporate Comedian," available at Amazon.com. Visit Greg on the web at [www.gregschwem.com](http://www.gregschwem.com).

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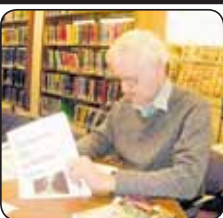
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# PAINTING WITH WORDS

## In August

Paul Laurence Dunbar was born in 1872 to parents who had been slaves prior to the Civil War. Dunbar was six when he wrote his first poem. At a young age, his father left the household and his mother assisted in his schooling. He lived with his mother in Dayton, Ohio, where he attended Central High School and was the only African-American there. At



Tom  
Mach

Central High he became president of the literary society, editor-in-chief of the school paper, and class poet. By 1889 he had his poems published in the Dayton Herald and also worked as the editor of the Dayton Tattler, an African-American newspaper, which incidentally was printed by Orville and Wilbur Wright.

Dunbar wanted to get a law degree but this was unaffordable due to his mother's limited funds. He tried to find employment with different Dayton firms but was turned down because of his race. Finally, he found work as an elevator operator, which allowed him time to continue writing. The Wright brothers suggested a printer where he could get his first collection of poetry, *Oak and Ivy*, published. While the larger section of that book (Oak) consisted of traditional verse, the smaller section (Ivy) featured light poems which were written in dialect. An attorney offered to help him financially and helped promote Dunbar's works in the larger city of Toledo while a psychiatrist assisted him by helping him get distribution of his works in Toledo. Dunbar received favorable reviews for his second book of poems, *Majors and*

*Minors*. His review in *Harper's Weekly* brought him national attention.

All in all, Dunbar published a dozen books of poetry, four volumes of short stories, four novels, lyrics for a musical, and a play.

His poem "In August" has some nice visual imagery—"burning copper in the sky," indicating a very hot day, fishing in "airy realms serene and high, and "one little flask." The latter gives us the idea that fishing isn't necessarily all that great but "one little flask" makes it all worthwhile. He mentions "easily digested books" that will keep him company as well. He suggests we fish and lie because someone will probably want to know how many fish he caught, even though he was drinking something while reading and just liked being outdoors. Here then is Paul Laurence Dunbar's poem:

### In August

By Paul Laurence Dunbar

When August days are hot an' dry,  
When burning copper is the sky,  
I'd rather fish than feast or fly  
In airy realms serene and high.

I'd take a suit not made for looks,  
Some easily digested books,  
Some flies, some lines, some bait, some hooks,  
Then would I seek the bays and brooks.

I would eschew mine every task,  
In Nature's smiles my soul should bask,  
And I methinks no more could ask,  
Except—perhaps—one little flask.

In case of accident, you know,  
Or should the wind come on to blow,  
Or I be chilled or capsized, so,  
A flask would be the only go.

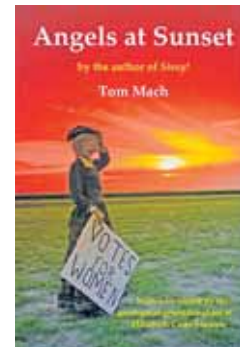
Then I could spend a happy time,—  
A bit of sport, a bit of rhyme  
(A bit of lemon, or of lime,

To make my bottle's contents prime).

When August days are hot an' dry,  
I won't sit by an' sigh or die,  
I'll get my bottle (on the sly)  
And go ahead, and fish, and lie!

- Among the many books Tom Mach has written, the one that has received the most acclaim and had excellent reviews is *Angels At Sunset*. It's a historical novel about a Lawrence woman in the early 20th century

who succeeds in helping women get the vote, but she is unaware that someone is out to kill her. It's on Amazon, but if you need help finding it, contact Mach at tom.mach@yahoo.com.



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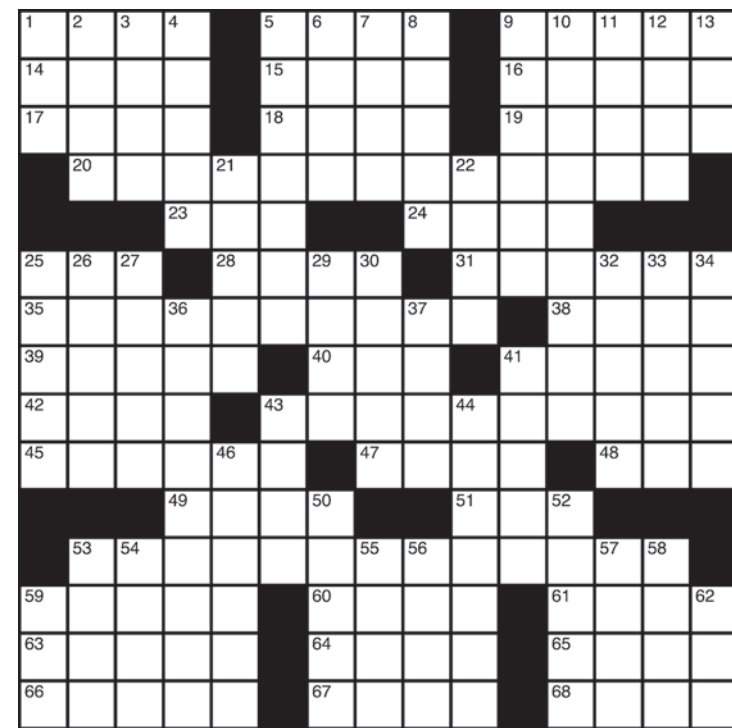
## CROSSWORD

### Across

- 1 Swedish pop group with the 2021 album "Voyage"  
 5 Gels  
 9 Manhattan Project project, briefly  
 14 Moved smoothly  
 15 Country that outlawed alcohol in 1979  
 16 Home of the world's tallest building  
 17 Throw hard  
 18 Disney title character from Hawaii  
 19 Like cellared wine  
 20 Group of apartments made of gingerbread?  
 23 Fall for  
 24 Convention giveaway  
 25 Card game with a Pixar version  
 28 Worship leader  
 31 Trio for Bergman and Streep  
 35 Gang made up of very light eaters?  
 38 Keep hidden, perhaps  
 39 Skirt  
 40 Letter from ancient Troy  
 41 "Three Tall Women" playwright  
 42 \_\_\_ chic  
 43 Logo designer's day-to-day existence?  
 45 Like some jokes  
 47 "\_\_\_ it obvious?"  
 48 Hard-to-prove skill  
 49 Soft ball  
 51 Toon spinner  
 53 Cute, furry problem for Captain Kirk?  
 59 Roadster since 1989  
 60 Part of a plot  
 61 Tarot's swords, e.g.  
 63 Heavy metal bar  
 64 Crypto.com Arena statue honoree, familiarly  
 65 Corner  
 66 Brownish gray  
 67 Folk singer Axton  
 68 Simple cat toy

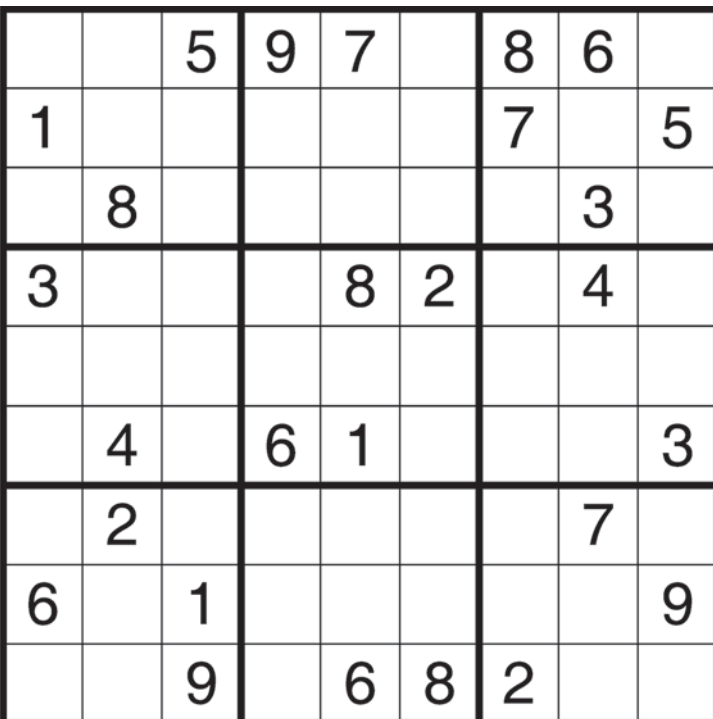
### Down

- 1 2022 Australian Open winner Barty, familiarly  
 2 Bummed out  
 3 Jay or oriole  
 4 Surprise the director, maybe  
 5 "Wow, I am dumb!"  
 6 Empire State county  
 7 Puff stuff  
 8 Elitist  
 9 Rolls with the punches  
 10 Taps, say  
 11 Tony's cousin  
 12 Tailless pet  
 13 Not insignificant  
 21 Complete a LEGO set  
 22 Synthesizer pioneer  
 25 Kabayaki fish  
 26 Bond player in the original "Casino Royale"  
 27 Yamaha products  
 29 Pretentious  
 30 Heat setting?  
 32 "Three Billboards ... " actress Cornish  
 33 Sailing hazards  
 34 Quite expensive  
 36 Two-piece piece  
 37 Remnants in a crayon box  
 41 Sacred stand



- 43 Tesla, e.g.  
 44 Hush-hush  
 46 Pre-election event  
 50 Superhero who taps into the Speed Force  
 52 Hot  
 53 Mother of Beyoncé and Solange Knowles  
 54 Trattoria sauce  
 55 Unoriginal reply  
 56 DVD holder  
 57 Special glow  
 58 Management level  
 59 I.M. Pei's alma mater  
 62 Score half

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## JUMBLE

THAT SCRAMBLED WORD GAME  
By David L. Hoyt and Jeff Knurek

Unscramble these Jumbles, one letter to each square, to form four ordinary words.

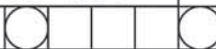
RIQKU



CEGOK



CIDNTU

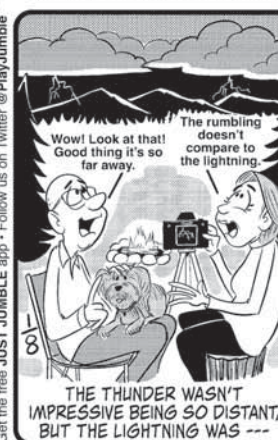


LIROSA



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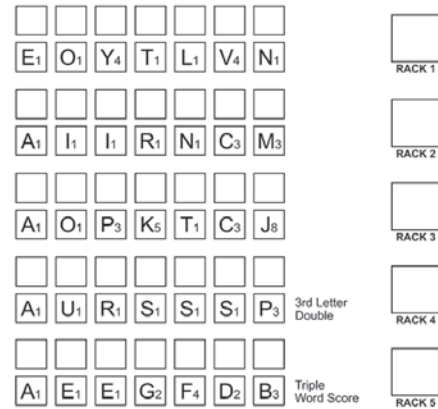
Print answer here:



Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

## SCRABBLE GRAMS

Hasbro and its logo, SCRABBLE®, associated logo, the design of the distinctive SCRABBLE brand game board, and the distinctive letter tile designs are trademarks of Hasbro in the United States and Canada. ©2023 Hasbro. All rights reserved. Distributed by Tribune Content Agency, LLC.



PAR SCORE 265-275  
BEST SCORE 348  
FIVE RACK TOTAL  
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition.

For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgams@gmail.com

03-05

Answers to all puzzles on page 26

**SUDOKU:** Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 through 9 with no repeats.

# GOREN ON BRIDGE

WITH BOB JONES

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## CLEVER FALSECARD

Both vulnerable, West deals

**NORTH**

♠ A Q 7 6 5

♥ Q 9

♦ K 8 2

♣ A 8 7

**WEST**

♠ K 8 3 2

♥ K J 5 2

♦ A 7

♣ K 9 6

**EAST**

♠ 10 9

♥ 8 6

♦ Q J 10 6 5

♣ J 10 5 3

**SOUTH**

♠ J 4

♥ A 10 7 4 3

♦ 9 4 3

♣ Q 4 2

The bidding:

WEST	NORTH	EAST	SOUTH
1♣	1♠	Pass	INT
Pass	3NT	All pass	

Opening lead: Two of ♥

An overall at the one level is not the same as an opening bid. Should partner want to advance the auction by bidding one no trump, he should have a bit more than he would need to make the same bid after partner opens the bidding. 8-11 points is normal, although judgment is certainly involved. South's one no trump bid in today's deal was sub-

minimum. North expected more and jumped aggressively to game. South had his hands full.

South won the opening heart lead with dummy's queen and led a low spade to his jack and West's king. West continued with the king of hearts. Declarer, who had noted the spot cards played by East, knew that he could win this trick with the ace and lead the 10 of hearts to set up two more heart tricks for himself, but what would he use as an entry to cash them? South made a spectacular false card by following suit with the 10 of hearts! He was representing that he started with just three hearts, and of course he was trying to induce a heart continuation. West indeed led another heart and South cashed three heart tricks.

A diamond to the king held the trick as West played low – playing the ace would not have helped him. Two high spades in dummy revealed that West had started with 4-4 in the majors. South led a low diamond from dummy. West won with his now singleton ace and was forced to lead a club away from his king. Making three after a very clever play!

*(Bob Jones welcomes readers' responses sent in care of this paper or tcaeditors@tribpub.com)*

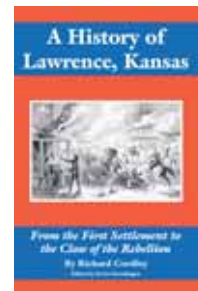
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By David L. Hoyt and Jeff Knurek



INSTRUCTIONS: Find as many words as you can by linking letters up, down, side-to-side and diagonally, writing words on a blank sheet of paper. You may only use each letter box once within a single word. Play with a friend and compare word finds, crossing out common words.

BOGGLE POINT SCALE

- 3 letters = 1 point
- 4 letters = 2 points
- 5 letters = 3 points
- 6 letters = 4 points
- 7 letters = 6 points
- 8 letters = 10 points
- 9+ letters = 15 points

YOUR BOGGLE RATING

- 151+ = Champ
- 101-150 = Expert
- 61-100 = Pro
- 31-60 = Gamer
- 21-30 = Rookie
- 11-20 = Amateur
- 0-10 = Try again

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We put special brain-busting words into the puzzle grid. Can you find them?

Find AT LEAST SIX SIX-LETTER BIRDS in the grid of letters.

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## MY PET WORLD

# Anything you can do when a dog pees in the same spot every day?

By **Cathy M. Rosenthal**  
Tribune Content Agency

**Dear Cathy:** What do you do when you have a neighbor who allows their dog to pee in the same spot on the street in front of your house all the time? Couldn't they change the location sometimes?

The dog's urine has a terrible odor, and because it's going in the same spot repeatedly, it accumulates, and the smell intensifies, especially on hot days. I am not on speaking terms with this neighbor, so I hope they see this column and fix the problem. My dog goes in my own yard. If she does her business in the street, I always pick it up. Any advice on how this problem can be rectified. - Susan, East Northport, New York

**Dear Susan:** Your neighbor may be trying to keep their dog off everyone's lawns. What that means, though, is that if her dog must relieve himself, it will be in the street, and dogs often pick

the same spot. Since the neighbor can't "pick up" urine, they could sprinkle baking soda to absorb and reduce the odor. You also can take the initiative and sprinkle baking soda over the area yourself, which, in turn, may make the dog choose another location to pee the next day. Since they are not on your property, however, that is probably the most you can do.

**Dear Cathy:** I read with interest your advice to the woman who was having a feral cat problem in East Islip, New York. I understand her frustration, but I advise some caution on how zealous she gets in getting rid of the feral cats.

She states that she lives on the edge of a wooded area. My guess is she has little or no problem with other wild animals right now. Even though she probably doesn't realize it, the feral cats have been controlling other pests. If she manages to eliminate the feral cats on her property, it won't take long before there's an upsurge of animals like mice, rats, squirrels, opossums, and rac-

coons. These animals are adept enough to circumvent any fence she may have installed, and they can be highly destructive and multiply very quickly.

My husband and I had a similar situation in our neighborhood several years ago. We live in a dead-end subdivision in a town of 20,000 people in a rural farming county. We had a woman in the neighborhood who declared war on the local feral cat population because they would get into her flower beds and use them as a litterbox. She convinced local authorities to trap and remove all feral cats.

Within one summer, the number of rabbits in the neighborhood quadrupled, and the ground and tree squirrels doubled. The rabbit population had grown so large the following summer that it wasn't unusual to count 20 to 40 rabbits in view without even trying hard. My next-door neighbor lost his entire garden to rabbits, and we all fought to keep rodents out of flower beds and landscaping.

I would encourage moderation in any attempt to control feral cat populations. The woman doesn't want to have a much larger problem with animals that

are even harder to control. - Debbie, Charleston, Illinois

**Dear Debbie:** Until people stop abandoning their felines, neighborhoods will be dealing with feral cats. Cats, as you point out, are the most effective, long-lasting, and humane deterrent for keeping rodents and other small creatures away from our homes.

They not only hunt these small animals, but if these animals get a whiff of a cat, they tend to stay away. And, when neighborhoods get these cats fixed, they also eliminate unwanted reproductive behaviors and future kittens from being born, making it easier for everyone to co-exist. The average cat lives 14 years; the average feral cat, less than seven – and more often only three or four years.

- Cathy M. Rosenthal is a longtime animal advocate, author, columnist and pet expert who has more than 25 years in the animal welfare field. Send your pet questions, stories and tips to [cathy@petpundit.com](mailto:cathy@petpundit.com). Please include your name, city, and state. You can follow her @cathymrosenthal.

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## AMERICA'S TEST KITCHEN

# This cheesy, smoky plate of nachos will brighten up any cookout

By America's Test Kitchen

Tribune Media Content

Temps are rising, summer has arrived, and grilling season has begun. That said, taking your chiles outside and cooking them over a foil packet of wood chips gives them a smoky flavor an oven broiler could never deliver!

Char savory poblano and fruity Fresno chiles until their skins blister and ears of corn until their kernels turn chewy and sweet. Then add black beans and two kinds of cheese for irresistible gooeyness.

When the nachos finally come off the fire, a squeeze of lime and a scattering of scallions brighten this shareable snack.

### Smoked Nachos

Serves 6 to 8

- 2 cups wood chips
- 2 ears corn, husks and silk removed
- 2 teaspoons vegetable oil
- 2 poblano chiles, stemmed, halved, and seeded
- 4 Fresno or jalapeño chiles, stemmed, halved, and seeded
- 1 (15-ounce) can black beans, rinsed
- 8 ounces Monterey Jack cheese, shredded (2 cups)

- 8 ounces sharp cheddar cheese, shredded (2 cups)
- 12 ounces tortilla chips
- 2 scallions, sliced thin
- Lime wedges

1. Using a large piece of heavy-duty aluminum foil, wrap wood chips in an 8-by-4 1/2-inch foil packet. (Make sure chips do not poke holes in sides or bottom of packet. If using gas, make sure there are no more than two layers of foil on the bottom of the packet.) Cut two evenly spaced 2-inch slits on top of the packet.

2. FOR A CHARCOAL GRILL: Open bottom vent halfway. Light large chimney starter mounded with charcoal briquettes (7 quarts). When top coals are partially covered with ash, pour two-thirds evenly over half of the grill, then pour remaining coals over the other half of the grill. Place the wood chip packet along one side of the grill near the border between hotter and cooler coals. Set the cooking grate in place, cover, and open the lid vent halfway. Heat grill until hot and wood chips are smoking, about 5 minutes.

2. FOR A GAS GRILL: Remove cooking grate and place wood chip packet directly on the primary burner. Set the cooking grate in place, turn the

TNS PHOTO



The key to creating delicious nachos is layering.

primary burner to medium, and turn the other burner(s) to high. Cover and heat the grill until hot and wood chips are smoking, 15 to 25 minutes. Leave the primary burner on medium and other burner(s) on high.

3. Clean and oil cooking grate. Brush corn with oil. Grill corn, poblanos, and Fresnos on the hotter side of the grill (covered if using gas) until corn is charred on all sides and poblanos and Fresnos are well blistered, 5 to 10 minutes. As poblanos and Fresnos finish cooking, transfer to a bowl, cover tightly with aluminum foil, and let sit until skins soften, about 5 minutes. Transfer corn to a cutting board. Turn all burners to medium (if using gas).

4. Cut kernels from corn. Using paper towels, peel away skin from poblanos and Fresnos. Slice poblanos into 1/4-inch-thick strips and thinly slice Fresnos. Combine corn, poblanos, Fresnos, black beans, Monterey Jack, and cheddar in a bowl.


5. Spread one-quarter of tortilla chips evenly in a 12-inch cast iron skillet. Sprinkle with 1/4 of the vegetable-cheese mixture. Repeat layering of chips and vegetable-cheese mixture 3 more times. Place the skillet on the cooler side of the grill (if using charcoal), cover, and cook until the cheese is melted, 15 to 30 minutes. Sprinkle with scallions and serve with lime wedges.

- For more than 25 years, home cooks have relied on America's Test Kitchen for rigorously tested recipes developed by professional test cooks and vetted by 60,000 at-home recipe testers. The family of brands—which includes *Cook's Illustrated*, *Cook's Country*, and *America's Test Kitchen Kids*—offers reliable recipes for cooks of all ages and skill levels. See more online at [www.americastestkitchen.com/TCA](http://www.americastestkitchen.com/TCA).

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# Calendar

■ CONTINUED FROM PAGE 15

Chapter of the Afro-American Historical and Genealogical Society meets monthly to discuss African American family history and to learn more about the African American history of Kansas. Register for Zoom link. Topeka and Shawnee County Public Library - Virtual Room 02, 5:30-7 p.m.

TOPEKA, <https://events.tscpl.org/events>

**AUG 14**

### HISTORY AND NATURALIST HIKE

History Along Soldier Creek and Garfield Park. Proper footwear and water bottles are required. Participants can bring equipment such as binoculars and guide books from home. Presented by Shawnee County Parks + Recreation, 6:30-8 p.m. Fee.

TOPEKA, 785-251-6800

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**AUG 18**

### HISTORY AND NATURALIST HIKE

Conservation and Preservation? Shawnee North Park. Proper footwear and water bottles are required. Participants can bring equipment such as binoculars and guide books from home. Presented by Shawnee County Parks + Recreation, 6:30-8 p.m. Fee.

TOPEKA, 785-251-6800

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**AUG 18-20**

### CIVIL WAR ON THE BORDER

The 28th annual Civil War on the Border series will occur August 18 through 20 in Lawrence. This year's theme is food insecurity, past and present. Featured events will include bus and walking tours of local Civil War sites, in-person and online talks with historians, and a free screening of the new documentary *I'm So Glad: Kansas City and The Roots of Black Gospel Music*. Check website for ticketing links. Tour tickets will go on sale July 28. Watkins Museum of History, 1047 Massachusetts Street.

LAWRENCE, 785-841-4109

[watkinsmuseum.org/event/civil-war-on-the-border](https://watkinsmuseum.org/event/civil-war-on-the-border)

## MEETINGS

**MONDAYS**

### GRIEF SUPPORT (VIRTUAL)

Join us for an online grief support group. This group is held weekly via Zoom. For more information about this group or to sign up contact our grief and loss department. Midland Care Connection, 4 p.m.

TOPEKA, 785-232-2044

**MONDAYS**

### TOPEKA NEEDLEWORK GUILD

Join our needlework enthusiasts every Monday (except holidays) at the Topeka and Shawnee County Public Library, Menninger Room (second floor), 9-11 a.m. Bring a project to work on while we share our skills and ideas. Drop ins welcome.

TOPEKA, 785-207-1165

**FIRST WEDNESDAY OF THE MONTH**

### CAREGIVER SUPPORT GROUP

Meet with other caregivers in the Baldwin area who may be struggling with some of the same issues you face while caring for your loved one. This support group is for caregivers of individuals age 60 or older. Baldwin Methodist Church, 704 Eighth St., 1-2 p.m.

BALDWIN CITY

**SECOND TUESDAY OF THE MONTH**

### NATIONAL ASSOCIATION OF RAILROAD VETERAN EMPLOYEES

Meets at Grace Episcopal Church, 701 SW 8th Ave. (enter on N.W. corner), at 9:30 a.m.

TOPEKA

**THIRD FRIDAY OF THE MONTH**

### CAREGIVER SUPPORT GROUP

Jayhawk Area Agency on Aging, 2910 S.W. Topeka Blvd., 12-1 p.m.

TOPEKA, 785-235-1367

**AUG 7, 17**

### CAREGIVER SUPPORT MEETING

Being a caregiver can be incredibly stressful. Meet and talk to others in the same situation. For more information call April Maddox at Jayhawk Area Agency on Aging (785) 235-1367. Topeka and Shawnee County Public Library - Hughes Room 205, 2-3 p.m.

TOPEKA, <https://events.tscpl.org/events>

**AUG 14**

### CAREGIVER SUPPORT MEETING

Being a caregiver can be incredibly stressful. Meet and talk to others in the same situation.

For more information call April Maddox at Jayhawk Area Agency on Aging (785) 235-1367. Topeka and Shawnee County Public Library - Hughes Room 205, 3:30-4:30 p.m.  
TOPEKA, <https://events.tscpl.org/events>

## MISCELLANEOUS

**AUG 21**

### THE RED CARPET EXPERIENCE - RED CARPET 50TH ANNIVERSARY

Tour library delivery van, make a craft and enjoy refreshments. You can even check out large print books. Let's celebrate 50 years of Red Carpet Services bringing the library to Shawnee County's older adults. Topeka and Shawnee County Public Library - Claire's Sunroom, 9 a.m.-12 p.m.

TOPEKA, <https://events.tscpl.org/events>

**AUG 25**

### RED CARPET 50TH ANNIVERSARY CELEBRATION RECEPTION

Enjoy live music and refreshments while we celebrate 50 years of delivery with heart, bringing the library to older adults in Shawnee County. Topeka and Shawnee County Public Library - Marvin Auditorium 101ABC, 2-4 p.m.

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## RICK STEVES' EUROPE

# Kraków weaves a vibrant cultural tapestry

By Rick Steves

Tribune Content Agency

Kraków is the Boston of Poland—a charming and vital city buzzing with history, college students, and tourists. Though not the capital, Kraków is



*Rick Steves*

the cultural and intellectual center of the country—and easily Poland's best destination.

At the center of the Old Town is the

Main Market Square, one of Europe's most gasp-worthy public spaces, and a great place to enjoy a drink. Knowing this is one of Europe's least expensive countries, I choose the fanciest café on the square and order without considering price. Sinking deep into my chair, I ponder the scene. The square is vast and grand, but still retains a folksy intimacy. It bustles with fragrant flower stalls, horse carriages carting tourists, and loitering teenagers. A folk band—swaggering in their colorful peasant costumes—gives me a private little concert. Feeling flush, I tip them royally. Perhaps too royally (a big tip gets you “The Star-Spangled Banner”).

Back in the 13th century, vendors came to this square to sell their wares. The Cloth Hall is where cloth-sellers had



Just outside Kraków, the Wieliczka Salt Mine is filled with salt sculptures—and tourists.

their market stalls. Today it's a one-stop shopping arcade for souvenirs, including traditional embroidery, wood carvings, and jewelry (especially amber). On the upper level of the Cloth Hall, the Gallery of 19th-Century Polish Art displays great paintings by native artists.

Facing the square, the imposing St. Mary's Church—with its distinctive

twin towers—has long been an icon of the city. Each midday, crowds gather inside for a medieval moment as a nun swings open the church's much-adored altarpiece. This exquisite Gothic polyptych—an altarpiece with pivoting panels—was carved in the late 1400s by Veit Stoss. One of the most

■ CONTINUED ON PAGE 25



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# Rick Steves

■ CONTINUED FROM PAGE 24

impressive medieval woodcarvings in existence, it depicts the death of the Virgin with emotion rare in Gothic art.

The Main Market Square may be the heart of Kraków, but Wawel Hill is the soul. The most visited sight in Poland, this is considered sacred ground, a symbol of Polish royalty and independence. Though a castle has stood here since the 11th century, the highlight is Wawel Cathedral, which houses the tombs of the country's greatest rulers and historic figures. It's the Westminster Abbey of Poland.

These days, a large majority of Poland's people are practicing Catholics. But back in the 1930s, there was a sizable Jewish community—a quarter of Kraków's population was Jewish. The Kazimierz neighborhood, named for the 14th-century king who welcomed the Jews when other nations were deporting them, was once a thriving Jewish district. While few Jews still live here, the spirit of their tradition survives. Perhaps the best way to enjoy that is at a klezmer dinner concert, with traditional cuisine accompanied by Jewish music from 19th-century Poland.

Like so many other Jewish communities in Europe, Kazimierz was decimated during the Holocaust. The fragile remains of the community, historic exhibits, and synagogues provide a meditative look at how the town was walled in and its residents eventually shipped off by the Nazis to be exterminated. In the old Jewish cemeteries, fragments of headstones—broken under Nazi tank treads—now make up moving mosaic walls and Holocaust monuments. Across the river from Kazimierz, the former Jewish ghetto is where Oskar Schindler saved the lives of many of his Jewish workers. His

factory is now a museum that tells the heroic owner's story.

For a look at untouristy Kraków, a walk or bike ride around Planty park is a treat. Centuries ago, Krakovians built a wall to protect their city. By the 19th century, it was no longer necessary, so locals tore down most of it, filled in the moat, and planted trees. Today, this delightful and people-friendly green belt stretches two and a half miles around the perimeter of Kraków's Old Town and is delightful for a jog, a stroll, or a little people-watching.

For a grittier experience, travel 20 minutes outside the city to the remarkable Wieliczka Salt Mine, a vast, thousand-foot-deep complex with nine levels and over 100 miles of tunnels. For centuries, generations of Wieliczka miners spent their daylight hours underground, rarely seeing the sun. Some of these proud miners carved sculptures out of the salt. You'll see legendary figures from the days of King Kazimierz, the famous astronomer Copernicus, and even the region's favorite son, Pope John Paul II. The mine's enormous underground church, carved in the early 20th century, is still used for Mass. Everything, from the altar to the grand chandelier, is hewn from this underworld of salt.

Whether burrowing through Kraków's countryside or skimming the city's sights, this is a place that fascinates and inspires me. Of all of the Eastern European cities boasting to be "the next Prague," Kraków is for real.

- Rick Steves ([www.ricksteves.com](http://www.ricksteves.com)) writes *European guidebooks*, hosts *travel shows on public TV and radio*, and *organizes European tours*. This article was adapted from his new book, *For the Love of Europe*. You can email Rick at [rick@ricksteves.com](mailto:rick@ricksteves.com) and follow his blog on Facebook.

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## BOGGLE ANSWERS

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## JUMBLE ANSWERS

Jumbles: QUIRK GECKO INDUCT SAILOR

Answers: The thunder wasn't impressive being so distant, but the lightning was -- STRIKING

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## MY ANSWER

# Jesus' followers belong to a different world

From the writings of the Rev. Billy Graham

Tribune Content Agency

**Q:** The church today seems much the same as the world. What does it mean to take up the cross of Christ, and would this make the church stronger? – B.D.

**A:** While our nation is seeing an increase of crime, immorality, adultery, drunkenness, irreverence, infidelity, and open apostasy, millions of professing Christians have forgotten the Scripture that says, "If anyone desires to come after Me, let him deny himself, and take up his cross, and follow Me" (Matthew 16:24).

Jesus regarded His followers as a select company who belonged to a different world. Many of the religious people

of His day dressed in religious garb that belonged to this world — a world ruled by the prince of darkness, a world dominated by pride, ambition, hate, jealousy, greed, and falsehood. Jesus warned the disciples to be loyal to His teachings and principles. He told them that they were to set their affection on things above. He also warned them that they would find things exceedingly difficult.

Refusing to conform to worldly principles and practices and living under the lordship of Christ, they became marked

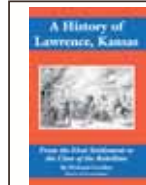
men. He told them that the world would hate them. They could not make their light shine by sinking to a worldly level. It was only by abiding in Christ and living under the ruling power of His Holy Spirit that the world could be elevated.

It was this very reason that the distinction between the lives of those who lived for this world and those who lived for Christ was so clear. It made a deep impression on a godless society, and countless people embraced the Christian faith because those who followed Jesus outthought, outlived, and out loved their neighbors. Christians should dare to be different. The power and progress of Christian society depends on its likeness to Jesus Christ.

- This column is based on the words and writings of the late Rev. Billy Graham.

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## The History of Lawrence, Kansas

By Richard Cordley

Available at the Watkins Museum of History,  
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